



Alamance Farmers
MUTUAL INSURANCE

Home Cyber Protection with Identity Recovery



Computers, mobile devices, smart TVs and other connected technology are essential to home life. They entertain, delight, and connect people in new and different ways. But these systems have risks: They create openings cyber attackers can exploit to steal data and personal information, extort money, and commit fraud. Today's homeowners and renters need meaningful safeguards.

Access points for a personal cyber attack are growing

In the past few years the number of connected, wi-fi enabled devices has increased exponentially; virtual assistants, electronic climate control devices, pet cameras, security systems, and even baby monitors introduce vulnerability. These connected devices can be hacked to gain access to a network or to disrupt the functioning of the specific device.

Cyber attacks have consequences

Unfortunately, virtual crimes have real world consequences and costs. Every person using personal connected devices can incur significant expense associated with:

- Repair of damage to systems from cyber attacks
- Recovery of encrypted systems held for "ransom"
- Financial loss from online fraud
- Expenses related to recovery of stolen identities

Home Cyber Protection extends your coverage

Home Cyber Protection extends renters and homeowners insurance to cover losses that stem from corrupted data on personal computers, mobile devices and other connected home technology, as well as damage to software and operating systems. Additional protections include recovery from cyber extortion attacks, losses from fraud, and reimbursement of expenses incurred in an identity recovery. Restoration of a stolen identity is facilitated through the inclusion of personal case management services.

Identity theft risk is real

Security researchers say that roughly half of U.S. adults have their personal information hacked in any single year, and if the breach results in an identity theft a victim typically does not become aware until it has been going on for six months.

Could this happen to me?

You found the perfect vacation spot online, right on the beach! When the owner suggested you do the deal off the site for a savings of 20% you jumped at the chance.

Arriving months later to find an empty lot where your rental should be, the realization sets in you are the victim of fraud. With Home Cyber Protection, you are covered.

Coverage Highlights continued on next page.

Coverage Highlights

Limit: \$25,000 annual aggregate per policy

Cyber Attack (includes Computer Attack and Home Systems Attack)

- **Data Recovery Costs:** Cost of a professional firm hired to replace electronic data that has been lost or corrupted
- **System Restoration Costs:** Cost of a professional firm to restore the computing or connected home device to its level of functionality before the cyber attack. This includes the replacement or reinstallation of software programs, removal of malicious code and the reconfiguration of the device or system

Cyber Extortion

- Professional assistance from a subject matter expert for advice and consultation on how to best respond to a threat
 - * Costs incurred to provide professional assistance from a subject matter expert do not reduce the limit provided under this coverage section.
- Cyber extortion response costs: Payment as directed to the extortion threat, when payment is approved in advance and incurred as the direct result of a cyber extortion event

Fraud

- Direct financial loss as the result of a fraud event including the unauthorized use of cards and/or accounts, forgery, acceptance in good faith of counterfeit currency, or the intentional or criminal deception of the insured inducing the insured to part with something of value

Identity Recovery

- **Costs Coverage:** Reasonable and necessary identity theft costs; such as legal fees, notary fees and credit bureau reports approved by the insurance company in connection with specific legal proceedings
- **Case Management Service:** Provide services of an identity recovery case manager to respond to identity theft
- Separate annual aggregate limit of \$25,000 applies to this section of coverage
 - * Costs incurred to provide any necessary case management services do not reduce the limit under this coverage section

Specific Policy Terms: Please refer to policy for a full description of coverage, terms, conditions, and exclusions.

Deductible: \$500